



Attorney's Docket No. 004490.P001

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Sanjeev I. Kriplani, et al.

Application No.: 09/714,898

Filed: November 15, 2000

For: SYSTEM AND METHOD FOR
INVOICE CONFIRMATION AND
FUNDING

Examiner: Weisberger, R.

Art Group: 3624

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231

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Commissioner for Patents
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Alexandria, Virginia 22313-1450

INFORMATION DISCLOSURE STATEMENT

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Sir:

In response to the outstanding action dated April 8, 2003 regarding the Information Disclosure Statement filed on January 6, 2003, Applicant respectfully submits the following:

- (1) No U.S. Patent or Foreign Patents are listed on the corresponding PTO-1449 or PTO/SB/08; and
- (2) The portions that caused the publications to be listed, are provided.

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 or PTO/SB/08. It is respectfully requested that the cited documents be considered and that the enclosed copy of Information Disclosure Citation Form PTO-1449 or PTO/SB/08 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

_____ 37 C.F.R. §1.97(b).

 X 37 C.F.R. §1.97(c). If so, then enclosed with this Information Disclosure Statement is one of the following:

 X A statement pursuant to 37 C.F.R. §1.97(e) or

_____ A check for \$180.00 for the fee under 37 C.F.R. § 1.17(p).

_____ 37 C.F.R. §1.97(d). If so, then enclosed with this Information Disclosure Statement are the following:


- (1) A statement pursuant to 37 C.F.R. §1.97(e); and
- (2) A check for \$180.00 for the fee under 37 C.F.R. §1.17(p) for submission of the Information Disclosure Statement.

If there are any additional charges, please charge Deposit Account No. 02-2666.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Dated: 06/09/ 2003



André L. Marais
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Los Angeles, CA 90025
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Examiner Name	Weisberger, Richard C.
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Sheet 1 of 19

OTHER ART - NO PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
		LUHBY, TAMI; "Fast Financing for Impulse Buys"; Crains New York Business; February 8, 1999; page - 15; New York, New York, USA	
		"B-to-B Payment System Goes Online"; Financial NetNews; April 17, 2000; page - 6; Volume V, No. 16; USA	
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		"Alternative Financing Eases Cash Flow"; Canadian Plastics; May 1, 2000; pp. 48-49; Volume 58, No. 5	
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		HOFFMAN, THOMAS; "Business-to-Business Lender Foresees Fast Growth Online"; Computerworld; October 11, 1999; pp. 44; Volume 33, No. 41; USA	
		"AmWorld Commerce Launches Financing Plan for Small Firms"; Daily News Record; October 12, 1994; pp. 6	
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		"Strong Demand for Actrade's TAD Program Prompts Summit Bank to Increase Credit Facility to \$20 Million"; PR Newswire; June 15, 2000; Somerset, New Jersey, USA	

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		"ContractorHub.com Chooses Netfish to Provide XML Foundation; Joint Agreement to Enable Seamless Business Process Integration for the Construction Industry"; Business Wire; June 7, 2000; pp. 1262; Washington, USA	
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		"Actrade Capital, Inc. and ContractorHub.com Announce Strategic Partnership to Provide B2B Payment Solution for the Construction Industry"; PR Newswire; April 3, 2000; Somerset, New Jersey, USA	
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		"ProNetLink Will Produce Live Video Investor Q&A on March 16; Management Will Discuss Current Company Events and Take Questions From Investors Over The Internet"; Business Wire; March 14, 2000; pp. 1069; New York, USA	

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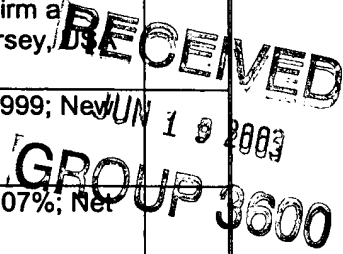
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		"S1 Corporation, Stephan Company, Actrade International, VICORP Restaurants and Whole Foods Market Conference Calls to be Broadcast by Investor Broadcast Network Over the Internet"; Business Wire; February 11, 2000; pp. 1470; Philadelphia, USA	
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		"Actrade Announces Record Breaking Fourth Quarter Financial Results; Gross Sales Up 138%; Net Income up 82%; EPS up 80%"; PR Newswire; October 4, 1999; pp. 8474; New York, USA	
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		"Acquisition Capability Acquires Two New York Corporations"; PR Newswire; September 16, 1988	
		"Alexander Stonkus - Actrade Financial Technologies Ltd"; Wall Street Transcript Digest; October 30, 2000	
		"Alternative Financing Eases Cash Flow"; Canadian Plastics; May 1, 2000; pp. 48(2)	
		LANE, AMY; "Edison Powers Up Online Bill Payment"; Crain's Detroit Business; September 4, 2000; pp. 3; Volume 16, No. 36; Lansing, Michigan, USA	
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		"CheckFree Gains Upper Hand Over Banks with Acquisition of TransPoint; High-Tech Company Enhances Position in EBPP Marketplace"; Business Wire; February 23, 2000; pp. 1; Palo Alto, California, USA	
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		CLOTHIER, MARK; "CheckFree Net Billing Now On Top Stock Rises: Deal to Buy Competitor TransPoint Gives Norcross Company Dominance; Atlanta Constitution; February 17, 2000; pp. (D; 3)	

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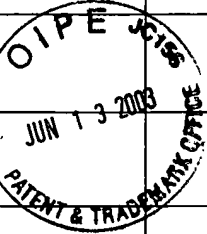
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		"CheckFree, Transpoint Union Close"; Credit Union Journal; September 11, 2000; page - 17; Volume IV, No. 37; USA	
		"Loss at CheckFree is Less than Predicted"; American Banker; August 10, 2000; page - 13; Volume 165, No. 152; USA	
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		"BofA to Take a 16% Stake in CheckFree"; Wall Street Journal; April 27, 2000; page A3; Volume CCXXXV, No. 84; USA	
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		MARJANOVIC, STEVEN; "CheckFree Deal Seen as Costly Coup in E-Billing"; American Banker; February 22, 2000; page - 18; Volume 165, No. 35; USA	
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		SNEL, ROSS; "Transpoint Moves Closer To CheckFree Weight Class"; American Banker, February 3, 2000; page - 10; Volume 165, No. 23; USA	
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		SCHAFF, WILLIAM; "CheckFree Seeks Merger Payoff -- The Company's Acquisition of TransPoint Would Make it the Market Leader in Electronic Bill Payment and Presentment, if the Justice Department Gives its OK"; Information Week; March 20, 2000; pp. 146	
		"CheckFree-Transport Merger Rocks Landscape"; Retail Delivery News; February 29, 2000; Volume 5, No. 5	
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Application Number	09/714,898
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Group Art Unit	3624
Examiner Name	Weisberger, Richard C.
Attorney Docket Number	4490P001

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		"OR 181-05 First Union Sues PayTrust.com"; Online Reporter; January 24, 2000; USA	
		SPIRRISON, J. BRADLEY; "Paytrust Goes Strategic for Bill Payment"; Private Equity Week; December 20, 1999; USA	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Complete if Known

Application Number	09/714,898
Filing Date	11/15/2000
First Named Inventor:	Sanjeev Indru Kriplani, et al.
Group Art Unit	3624
Examiner Name	Weisberger, Richard C.
Attorney Docket Number	4490P001

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